

Remember, that is what the President promised. That is what he promised in a joint session of Congress. He stood there, and he said under his plan the cost of health insurance would actually go down. He used the term "about \$2,500 per family per year." That is what he promised; that the cost of health insurance for American families would go down by \$2,500 a year.

What are families at home seeing? They continue to see the cost of their health insurance go up—and go up a lot. The President and Washington Democrats squandered their chance to enact real health care reform, and they did that the moment they decided to ram a very partisan health care law through Congress and ignore the cries of the American people—people at home who said: Stop. Do not do this.

Now the American people are seeing, once again, the consequences of those actions by this President and the Democratically controlled Congress, seeing that the consequences are ones they, the American people, continue to have to pay for.

It is time to repeal the President's health care law. We need to get back to patient-centered care, the care people need, from the doctor they want, at a cost they can afford.

At this point, I continue to come to the floor because I continue to believe this health care law is bad for patients, it is bad for providers—the nurses and doctors who take care of those patients—and it is terrible for the American taxpayers. That is why, as I go home every weekend and talk to people around my home State, they say: This was not passed for me. This was a law passed for somebody else. It is why seniors on Medicare know \$500 billion under the health care law was taken from Medicare, not to save Medicare but to start a whole new government program for other people. It is why the popularity of this health care law actually continues to go down—and it is less popular today than it was the day it was passed.

It is time to repeal the President's health care law and replace it with health care proposals to help Americans get the care they need, from the doctor they want, at a cost they can afford.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. CASEY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

PAYROLL TAX CUT EXTENSION

Mr. CASEY. Mr. President, I rise this morning to talk about an issue that the American people expect us to take action on, and that is to provide an-

other extension of the payroll tax cut we put into place in 2010.

I want to provide a little bit of background by way of recent history. We started this debate a number of weeks ago when I proposed legislation which would do the following—this is a brief summary. But here is what I proposed: that we would not only continue the payroll tax cut for workers, but that we would enlarge it, make it a bigger cut. So instead of having the payroll tax cut for employees across the country that would amount to \$1,000, as we did last year—that was the right thing to do last year as part of the larger bill—I thought we should go further and cut the payroll tax in half for workers across America.

What we are talking about here is 160 million American workers. This is not some small matter. This is a major issue for the American people and for those 160 million families in America. That is what I proposed on the employee side; instead of cutting it to the level we did last year, we cut it even more—cut it in half.

Then I added to that a provision for business so that you would have businesses across the United States, 98 percent of them, also get their payroll taxes cut in half as well. So you have employees and employers getting a cut of their payroll tax obligations in half. I added a third element, which would be a credit, so that if you are a business and you add to your payroll, meaning you hire someone, you increase wages, you somehow increase your payroll, you could get not just a cut in your payroll tax as applies to those new employees or wages, you would have a full cut. In other words, you would pay zero, zero payroll tax if you added to your bottom line.

What you have here is three elements in legislation that would not only help 160 million workers but would help most of the businesses in America. I put into the legislation a provision that says if we are going to do all of this, we need to pay for it. We had a full series of ways to pay for it. One of those was, of course, the provision of the surtax on individuals with incomes above—the key word is "above"—\$1 million. So if you are making \$1 million, that entire million dollars was tax free; not a dime of surtax until you went above it. We had it at 2.2 percent. We had a vote on it. It was rejected by the other side. I said: Well, okay, let's come together. We will work with the other side, our leadership, and take into consideration some of the concerns the other side raised, trying to be reasonable, trying to compromise and come together.

What we did is we reduced the surtax substantially to 1.9 percent, a big cut, a big reduction in the level of the surtax. As I said, I wanted to have a payroll tax cut for businesses across America. The other side did not want that, for whatever reason. The other side did not want to cut payroll taxes for business. I do not understand that, but that

is what they wanted. They wanted that out of the bill. So that was out of the bill. The surtax was reduced. We are at the point where we are talking mostly about expanding and extending—I should say extending first, extending and hopefully expanding the payroll tax cut that we put in place last year for workers, 160 million workers, and as we cut it in half, \$1,500 in the take-home pay of workers, \$1,500 in your pocket, so you would not have, absent this action, as last year, \$1,000 dollars in your pocket in take-home pay, because of the action we took last year.

Here we are now, all of these days later, several weeks now of debating this issue. For whatever reason, the other side does not want to have a vote on a measure the House passed. I do not understand that. I realize the votes are not there, but I think it is very important that we move forward and come to an agreement on a very fundamental issue for the American people.

They know, as well as everyone here knows, this is not in dispute, it is a fact, that if we pass a payroll tax cut for 160 million Americans, the impact on the economy will be seismic, substantial—you can pick your word—it will have a huge positive impact on our economy.

The corollary to that is if we do not do this, it will have a very adverse, negative impact on gross domestic product and on jobs. So if you want to reduce the number of jobs created in America in 2012—I do not know anyone who wants to do that, but if that is what you want to do, not taking action is a way to do that.

We hear phrases in Washington all of the time: Job killer. Not passing a payroll tax cut extension for 160 million Americans is a job killer, without a doubt.

Anyone who is credible in this town knows that. This is something the American people want us to do. They are tired of the finger-pointing and whining and the politics of Washington. They want us to get this done. We should get it done—if we are doing the right thing—today or tomorrow, but we have some people who are playing games.

I hope our friends on the other side of the aisle, who talk a lot about tax cuts and a lot about helping folks through this recession, will vote with us to cut the payroll tax and end this long debate that doesn't make much sense. We have a lot of other issues to debate, but this should not be one of them because we have been working on this for weeks.

The American people understand what this is about. This is about take-home pay. This isn't a complicated issue. We are either going to put more money in their pockets or we are not. It is very simple. We believe, on this side of the aisle—and I think the overwhelming majority of Americans believe this—that if workers have more take-home pay in their pockets, the impact on the economy will be very positive.

We had Mark Zandi do some analysis. He is a great economist who has provided data and information for people on both sides of the aisle for a long time. He is a very credible, capable economist. Our staff asked him to look at the impact just on Pennsylvania—just one State but a big State, and I think it is reflective of the country in a lot of ways. The basic analysis was, if we don't pass the payroll tax cut for workers, what happens in Pennsylvania? The impact in 2012 would be a loss of just shy of 20,000 jobs, roughly 19,500 jobs. This is in a State where we need to create a lot more jobs. But we know that in 2011—the year is not over—the most recent number of jobs added in Pennsylvania in the last year was over 50,000. I believe we can come to a number like that in 2012.

If we don't pass the payroll tax cut for those 160 million workers, in a State such as Pennsylvania the effect is that we lose 20,000 jobs. You can do the math and extrapolate from that to indicate what would happen to the country. So in a State where we had a net gain of more than 50,000 jobs last year, we are talking about not putting in place a tax cut policy, and that would cut that job gain a little less than half. So instead of creating 50,000 jobs, you would create 40 percent less. That doesn't make any sense under anyone's analysis about what we should be doing.

It is critically important that we take steps in the next few days—I hope in the next few hours—to finally pass a payroll tax cut and to also make sure we don't harm the economy as well by failing to take action on unemployment insurance. Again, unemployment insurance is not just for that worker and his or her family to get back on their feet after they lost their job through no fault of their own, it also has a positive impact on the economy. You spend a buck on unemployment insurance, and you get back almost two bucks—\$1.90. Whether it is \$1.50 or \$1.90, we know that if you spend a dollar, all of us get in return something much more substantial than that dollar we put in.

We need to do both of these things, take both of these actions for the larger economy. This isn't about one group benefiting and another group not. Both of these actions—reducing the payroll tax for workers and unemployment insurance—will have a substantial impact on everybody. It will help the economy for the American people.

In the payroll tax cut, there is a particular significant group of Americans who would be most positively impacted; that is, those 160 million American workers. I believe most folks out there who are in the holiday shopping season—maybe they are finished shopping or maybe they are still making purchases—would like the peace of mind to know they can spend a little extra for that gift for a loved one, and maybe they can have a little more peace of mind knowing that the econ-

omy is still in difficult shape but that their own lives—and so many people are leading lives of struggle and sacrifice and anxiety about the future. But this is one step we can take—passing the payroll tax cut—that would give them some peace of mind that moving into 2012 they will have more dollars in their pockets. I hope it will be \$1,500, but at least we should do what we did last year and make sure those 160 million workers in America have as much as \$1,000, on average, in their pockets. That would be good for that worker and his or her family, the community, and all of us because it would help kick-start, jump-start economic growth and job creation when we badly need that in the midst of a still very difficult recession.

Mr. President, we are going to keep on this, keep pushing, and keep making sure the American people know what is at stake. For those 160 million Americans who are waiting for us to take action, as well as what is at stake for the larger economy, if we do this—pass the payroll tax cut—and if we do the right thing on extending unemployment insurance, we can move into 2012 with some confidence, while being aware it is still difficult, that the economy will grow a little more, jobs will be created at a higher rate, and we can have some confidence that we can end 2012 with a stronger economy than we had at the end of this year.

I hope our friends will come across the aisle, so to speak, and work with us to get this done because the American people are tired of the politics and the fighting. They want us to come together on a new payroll tax cut for 2012. We can do it, they support it, and we should get this done.

I yield the floor and suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

TAX CUTS AND UNEMPLOYMENT

Mr. DURBIN. Mr. President, we are all in the holiday spirit, at least partially, knowing that our families and the people we love are waiting for us back home and around the country to celebrate this once-a-year holiday occurrence. But we know we can't leave. We can't leave Washington until we get our job done.

The job we have to do is to be mindful of important measures that need to be enacted into law before any of us can leave this town with a clear conscience. One is the payroll tax. Currently, those working—160 million Americans—get a 2-percent reduction in the payroll tax every pay period. For the average family in Illinois—making

about \$53,000 a year—the amount that payroll tax deduction has been calculated to be is somewhere in the range of \$1,000 a year. Now, that means about \$100 a month for families who are working and enjoying this payroll tax cut.

I know what is happening with that money. It is being spent, and spent quickly, by many working families who have a job but are struggling from paycheck to paycheck. If gasoline prices go up, if utility bills are higher than expected, then the amount they thought they had put away as a reserve quickly vanishes. Particularly at the holiday season, when kids need warm clothes, when they need to keep the house warm for the family, and they are trying to put a few things under the Christmas tree, that \$100 is more than just a small amount. It could mean a lot to a family, and it is going to expire. On January 1 it goes away.

As of January 1, these working families will see their paychecks reduced by about \$100 a month, on average. Now, Members of Congress—Members of the Senate—may not feel that, but a lot of working families will. We cannot leave Washington in good conscience without extending the payroll tax cut.

President Obama has been talking about this for 3 months. He has taken his case to the American people—first to Congress then to the American people. He has gone from State to State, community to community, and identified what this payroll tax cut means to individual families. Then he has spoken to America and said it is more than just being compassionate to those who are struggling, it is an important part of restoring economic growth in America. Money that is given in payroll tax cuts to working families is spent and respend in salaries for those who work at the shops and businesses that provide goods and services where working families do their work.

So the payroll tax cut is more than helpful to individual families; it is good for the overall economy to reduce our unemployment. That is why we cannot leave without enacting it. We have come up with what I consider to be a responsible, thoughtful way to pay for it. We impose a surtax on those making over \$1 million a year, but we exempt the first \$1 million in income they receive.

So if a person is being paid \$20,000 a week—that is what a millionaire would make each year—their taxes don't go up. But for the next \$1 million they make, there is a surtax of a few percentage points. I think that is reasonable. I think people who are comfortable and well off and, frankly, lucky to be living in this country should be willing to sacrifice a little to help working families.

We could only find one Republican Senator who would join us in this effort to put a higher tax on the wealthiest in America to help working families across America—only one. We need more. It takes 60 votes in the Senate.